

Exhibit 56

Darcie Pace

From: Matt Martorello <mattm@bellicosevi.com>
Sent: Wednesday, January 08, 2014 10:55 PM
To: Robert Rosette; Justin Martorello
Cc: Karrie Wichtman; jim.williams@lvdtribal.com; Gkway (gkway@lvdtribal.com); John McGeshick (jcmcgeshick@gmail.com)
Subject: RE: Justice Department Action

Hey Rob,

Not sure if you caught word then that LST, the only ACH provider for LVD TLEs is down, effective today. There's no processing of any files at all tonight.

We'll see how this shakes out tomorrow, I'm hopeful the few remaining banks/processors stay resilient to onboard LVD, or we're all out of business.

I strongly agree that a good strategy would be to fight an easier battle to establish the same point into law. Just have no business or money to fight any fight without processing. It's been great for the Otoe tribes who have several direct ODFI processors. However, they haven't helped LVD ensure any survival. Without processing, there's no money to fight. It'd be nice if they could help make LVD sustainable by sharing their relationships. Then maybe we can feel comfortable with some of the actions that would sustain the industry.

From: Rob Rosette [mailto:rosette@rosettela.com]
Sent: Wednesday, January 8, 2014 9:18 PM
To: Matt Martorello
Cc: Karrie Wichtman; jim.williams@lvdtribal.com; Gkway (gkway@lvdtribal.com); John McGeshick (jcmcgeshick@gmail.com)
Subject: RE: Justice Department Action

Matt,

I just now perused this quickly on the flight. Obviously, this is the most disastrous result we have seen yet, and it would not be a surprise if we lost the last remaining banks and ach processors servicing tribal accounts after reading the consent decree. Interestingly, while the United States gives great deference to the recognition of tribes and compliance with tribal laws, the US specifically requires compliance with all laws where the "merchant's customers are located." Effectively, this allows the United States to enforce tribal lenders and their partners to comply with all state laws, regardless of that state's applicability of jurisdiction over the tribe, or the loan for that matter. This is a cunning move because there is obviously no opportunity to intervene, or make a legal argument to the contrary. This banked clearly caved under the pressure and allowed this precedent to be established.

This consent decree demonstrates why it was **not** a good strategy (as some of our critics suggested) to merely sit back and defend cases on the basis of sovereign immunity grounds. Instead, it was a **good** strategy to pursue a proactive Indian law court strategy to demonstrate that tribal loans are legitimate and legal when properly structured in the sovereign model without regard to state interference over the tribe's product. Our New York case is the exact vehicle to shoot for this precedent, and we need to stick to our guns to make the requisite Indian law arguments in that matter. We need to fight proactively to determine whether underlying tribal loans that are compliant with all federal laws are legal regardless of running afoul of state usury laws.

In any event, I'm eager to discuss with you as soon as possible and figure an appropriate response, if any. I don't land until 10:30 p.m. Eastern tonight. Is that too late to do a call? If so, I am available any time tomorrow except between 12:30 p.m. and 2:00 p.m. tomorrow Eastern.

Sincerely,

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From: Matt Martorello [<mailto:mattm@bellicosevi.com>]
Sent: Wednesday, January 08, 2014 5:04 PM
To: Rob Rosette
Subject: FW: Justice Department Action
Importance: High

From: Sims, Blake [<mailto:bsims@hudco.com>]
Sent: Wednesday, January 8, 2014 7:39 PM
To: Matt Martorello; Daniel Gravel
Subject: Justice Department Action

FYI

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